

UNITED STATES BANKRUPTCY COURT District of New Jersey
Caption in Compliance with D.N.J. LBR 9004-1(b) Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888
In re: Romain M. Raina Katia Raina Debtor(s)



Order Filed on June 14, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-28348 / CMG

Hearing Date: 06/06/2018

Judge: Christine M. Gravelle

Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: June 14, 2018


Honorable Christine M. Gravelle
United States Bankruptcy Judge

The plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 09/22/2017, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 57 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$1,880.00 PAID TO DATE

\$235.00 for 48 months beginning 7/1/2018

ORDERED that the case is confirmed with a calculated plan funding of \$13,160.00 which includes a minimum of \$10,000.00 dividend to general unsecured creditors.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that student loans are to be paid outside of the Chapter 13 Plan.

ORDERED that the debtor(s) is to complete a sale or refinance of property located at 283 SOUTH MAIN STREET by 8/7/2018, and any non-exempt proceeds of said sale or refinance shall be paid to the Trustee for the benefit of creditors.

- Creditor THE BANK OF NEW YORK MELLON/ M&T BANK, PACER claim #2-1 & 3-1, shall not be paid through the Chapter 13 Plan; creditor will be paid in full outside the Chapter 13 Plan from the sale or refinance.

ORDERED that creditor THE BANK OF NEW YORK MELLON/M&T BANK, PACER claim #2-1 & 3-1, received stay relief on 5/8/2018 & 4/4/2018 on property located at 283 SOUTH MAIN STREET; no arrears are to be paid through the Chapter 13 Plan; creditor will be paid outside of the Chapter 13 Plan.

ORDERED as follows:

ALL NON-EXEMPT PROCEEDS FROM THE SALE MUST BE SUBMITTED TO THE TRUSTEE.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Romain M. Raina
Katia Raina
Debtors

Case No. 17-28348-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Jun 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2018.

db #+Romain M. Raina, 283 South Main Street, Barnegat, NJ 08005-2301
jdb +Katia Raina, 283 South Main Street, Barnegat, NJ 08005-2301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
as successor Indenture trustee to JPMorgan Chase Bank, National Association for CWHEQ Revolving
Home Equity Loan Trust, Series 2005-D dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eugene D. Roth on behalf of Debtor Romain M. Raina erothesq@gmail.com
Eugene D. Roth on behalf of Joint Debtor Katia Raina erothesq@gmail.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New
York as successor Indenture trustee to JPMorgan Chase Bank, National Association for CWHEQ
Revolving Home Equity Loan Trust, Series 2005-D rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7